

What is claimed is:

1 *Sub 2* 1. A method of operating a computer on a network comprising
2 the steps of:

3 a) receiving customer account data and amount data from a
4 remote computer via said network;

1 b) based upon said account data and said amount data,
2 establishing an authorization indicia; and,

3 c) communicating said authorization indicia to said remote
4 computer via said network.

2 2. The method according to claim 1, further including the
step of communicating a password to said remote computer.

3 3. The method according to claim 2, wherein the step of
communicating a password includes the step of sending the
password via said network.

1 4. The method according to claim 1, wherein the step of
2 establishing an authorization indicia includes the step of
3 communicating said account data and amount data via a phone
4 network.

1 5. The method according to claim 4, wherein the step of
2 establishing an authorization indicia includes the step of
3 receiving an acceptance indicia via said phone network.

1 6. A method of processing a payment order over a network
2 comprising the steps of:

3 a) receiving customer account data and amount data via said
4 network;

1 b) based upon said account data and said amount data,
2 establishing an authorization indicia; and,

3 c) communicating said authorization indicia to a remote
4 computer via said network for the satisfaction of said payment
5 order.

1 7. The method according to claim 6, further including the
2 step of communicating a password to a second remote computer.

1 8. The method according to claim 7, wherein the step of
2 communicating a password includes the step of sending the
3 password via said network.

1 9. The method according to claim 6, wherein the step of
2 establishing an authorization indicia includes the step of
3 communicating said account data and amount data via a phone
4 network.

1 10. The method according to claim 9, wherein the step of
2 establishing an authorization indicia includes the step of
3 receiving an acceptance indicia via said phone network.

1 11. An Internet payment processing method comprising the
2 steps of:
3

4 a) receiving customer account data and amount data from a
5 remote computer via said Internet;

6 b) based upon said account data and said amount data,
7 establishing an authorization indicia indicative of payment
8 compliance; and,
9

10 c) communicating said authorization indicia to said remote
11 computer via said Internet.

1 12. The method according to claim 11, further including the
2 step of communicating a password to a second remote computer.

